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January 2, 2006

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Commissioner for Patents
 PO Box 1450
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Art Unit 2121

Re: U.S. Utility Patent Application
 Application No. 10/749,697; Filed: December 31, 2003
 For: **System for Reducing Information Required to Open a New Account**
 Inventors: **KHANDROS *et al.***
 Our Ref: 2348.0080000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Power Of Attorney To Prosecute Applications Before the USPTO;
2. Change of Correspondence Address;
3. Statement Under 37 CFR 3.73(b); and
4. One (1) Return Postcard.

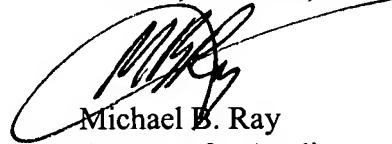
It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
January 2, 2006
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The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.



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MBR/krc/lvt
Enclosures

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